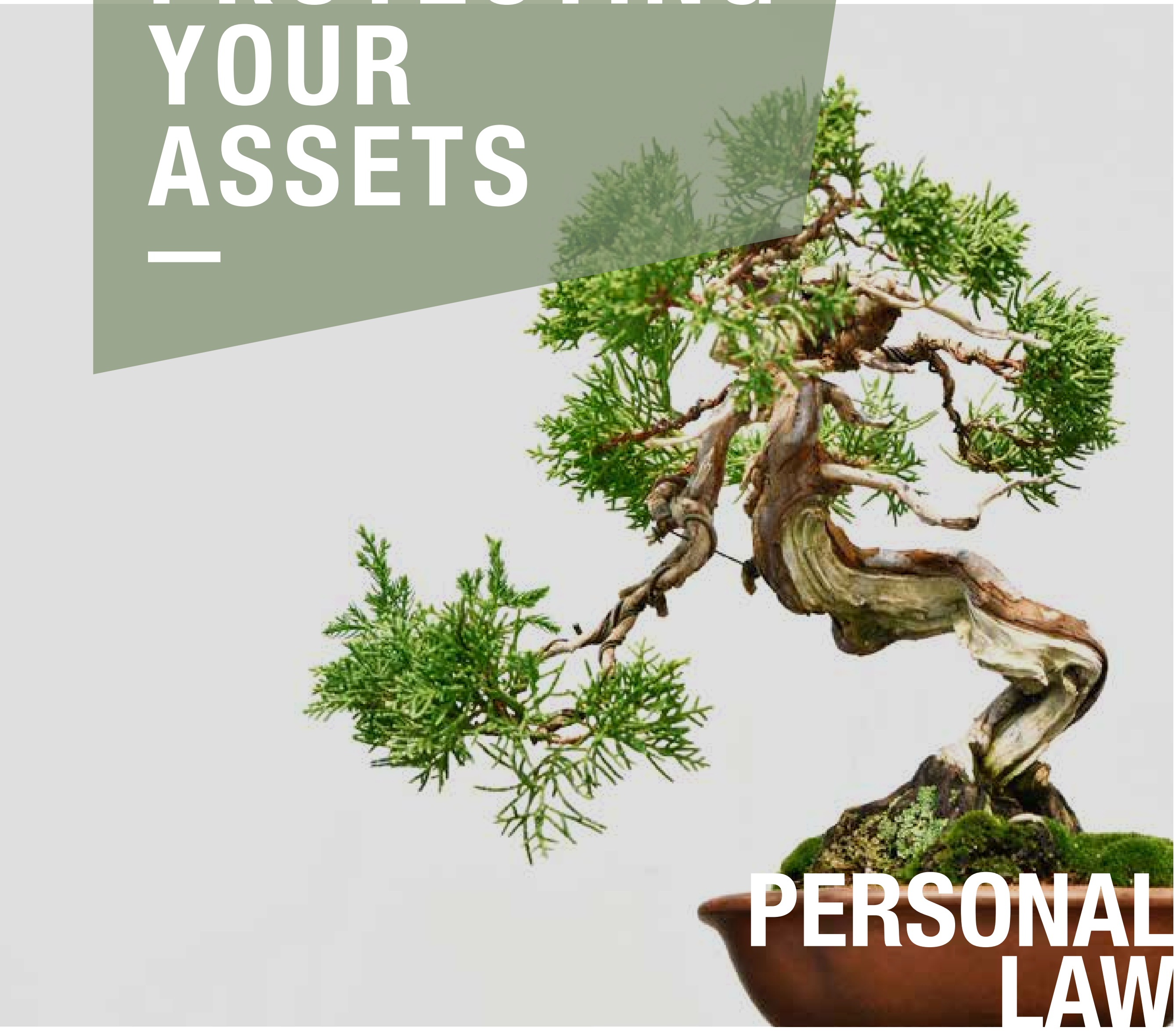
# PROTECTING YOUR ASSETS



## PERSONAL LAW

**Here when you need us**

Stephens Scown

**No-one wants to pay more tax than they need to. Our team of dedicated tax specialists will guide you through the various ways you can plan your affairs to ensure the next generation are the main beneficiaries of your estate - not the taxman.**

## Tax Planning

Our experienced team are skilled at providing advice for our clients that reduces the potential tax bill. At the same time, the key to keeping as much of your wealth out of the hands of the taxman is advance planning and regular reviews. This is where our tax specialists really come into their own.

Our UK tax planning solicitors can help you with issues around:

- ***Estates*** *- reducing your liabilities*
- ***Inheritance tax and estate planning*** *using the most tax-efficient methods*
- ***Trusts*** *- advice on all elements of trusts*
- ***Income tax planning*** *- keeping you updated on changes to the tax rules and helping you organise your affairs*
- ***Capital gains tax planning*** *- planning for and taking steps to minimise its impact*
- ***Marriage breakdown*** *- advising you on the opportunities to improve your tax situation on divorce*
- ***Property tax*** *- whatever your personal situation, we'll guide you through the tax planning process to help you keep more of your money in your pocket*

Our services include:

- *Trust planning*
- *Trust creation*
- *UK or offshore advice*
- *Sale or purchase of trust assets*
- *Preparation of trust accounts*
- *Preparation and submission of trustee tax returns*
- *Contentious trust and probate issues*

**Our vastly experienced team will provide you with the highest level of service**

## Trusts

Whatever your trust requirements, our experienced private client lawyers offer a range of services, specifically tailored to your needs, including advice on lifetime trusts, Will trusts, charitable trusts, and trusts of death benefits from occupational pension schemes.

From trust planning to trust formation, we take account of both the legal and tax issues. Once the trust is created, our specialist team can take the hassle and stress out of managing it effectively and compliantly. We can also liaise with your investment adviser to offer a comprehensive trustee service covering all legal and tax issues.

## Retirement and succession

We should all be able to enjoy the prospect of retirement, confident there will be enough money to meet the cost of living and that business assets can be safely handed down to the next generation in a tax efficient way.

You may want to re-organise your assets so you'll pay less tax or be properly cared for in the future. Or maybe you want to ensure loved ones are suitably provided for after or even before your death. Whatever your needs, our specialists can help.

With practical and timely advice on a wide range of matters affecting people nearing or past state retirement age, we can help you get your affairs in order so you and your loved ones can look forward to the future.

Our retirement planning services cover:

- *Estate administration and general advice on all aspects of estate handling*
- *Wills providing for loved ones after death*
- *Lifetime gifts and setting up of trusts for the protection of assets*
- *Tax planning advice on reducing your personal, capital gains and inheritance tax burdens*
- *Arrangements for care and funding issues arising from the need for care at your home or in a nursing home*
- *Capacity issues including the creation and administration of Lasting Powers of Attorney; administration of Enduring Powers of Attorney; deputyships and other Court of Protection applications, as well as tackling those trusted to look after someone's affairs who are abusing their position*
- *Capacity issues including the creation and administration of Lasting Powers of Attorney*

## Giving you the knowledge to make better decisions

Good legal advice is about helping you take control of your life, through both planned and unforeseen events. When seeking such important advice, you need to have faith in the knowledge and commitment of your lawyer.

At Stephens Scown, we care about our clients and we work hard to help you achieve your goals. Our people deliver practical, expert advice to help you make informed decisions. This is based on a deep understanding of your needs and a commitment to building long-lasting relationships through the good times and the tough times.

## South West heritage, with nationwide coverage

Based in the South West but with a client base that stretches across the UK, our focused and flexible way of working enables us to provide the very best professional legal advice to our clients wherever they are. Independent legal directory Chambers & Partners describes us as a “dominant force” in the marketplace, and we feature in The Lawyer magazine’s prestigious Top 200 law firm rankings.

Members of:

- *The Society of Trust and Estate Practitioners (STEP)*
- *Solicitors for the Elderly*
- *Law Society Probate Section*
- *The Court of Protection’s Panel of Deputies (acting as receiver for clients who lack mental capacity)*

### Contact details:

**www.stephens-scown.co.uk**
**0345 450 5558**
**WealthProtection@stephens-scown.co.uk**

Stephens Scown®

**www.stephens-scown.co.uk/personal/money/retirement/**